

Wichita Daily Eagle

AN INSURANCE AGENT.

SOME OF HIS TRIALS AND TROUBLES WITH CUSTOMERS.

Women Do the Best Work—Diplomacy and a Hard Heart Necessary to Success. Difficulty in Securing New Risks—Premiums in Small Sums.

Among the many thousands of bread winners of this big city there is no class where success depends so entirely upon the merit of the worker alone, and where outside influences have so little control, as in that known as the industrial insurance business. Here the worker is judged by results only. His personality, what he can do and what he may be able to do in the future are never taken into consideration. What he has done, that, and that alone, is all that is ever looked at, and all that is ever paid for.

The industrial insurance agent comes and goes as regularly as the wheels roll by, gathering in the nickels, the dimes and the dollars, and ever on the alert to write up new policies. An agent of one of the companies which conducts this class of business was approached the other day by a reporter, and in reply to several queries gave him the following information:

"Yes, it is hard work tramping all day, and harder work still to get people to insure. The bulk of the business in Philadelphia is written up. Why, there is hardly a house where I go weekly to collect the premiums in which every member is not insured, many people holding policies in two or more companies on the same life."

"So you see with this state of affairs existing it is rather difficult to obtain new insurance, and it is from the new insurance he writes that an agent's chief remuneration comes, although we are paid 15 per cent. of all we collect in premiums weekly."

MUST BECOME HARD HEARTED.

"Do you experience any difficulty in this portion of your labor?" asked the reporter.

"Well, no; not now. You see I have become hard hearted and am deaf to all excuses. If the people do not pay at the end of the allotted time I lapse them. I am forced to do it for my own protection. For, should I carry them on my books and thus keep their policies in force after the prescribed four weeks, and should they fail in the end to pay, why I would be out of pocket for the difference between the time I had carried them and the four weeks allowed by the company, which, if the number of delinquents was very large, would soon consume my commission. No, I have very little trouble now, but at first I had considerable. All new men do. They are apt to be easy with the people and allow them to get behind in their payments. But with the old men it is quite a different thing. They insist on being paid and generally get there. Being accustomed to hearing the tales of woe, to which we are all obliged to listen, they stick it out, whereas a new man at the business would say he would call again next week before the tale were half over."

"Does your company employ women as agents?" again asked the reporter.

"Oh, yes. I believe they are scattered all over town, in all the companies, and are increasing in numbers."

"What of their ability as agents?"

"They make the best agents, and are much more successful than men. You can understand that from the fact that a woman has less difficulty in gaining entrance to a house than a man, and an agent's work is half over if he can succeed in getting in. In this event, providing he knows his business, he generally comes out with an application for a policy. And once you succeed in getting one on your list you are fairly certain of eventually writing up the whole family."

WOMEN MORE PATIENT AND DIPLOMATIC.

"Women are much more patient than men, and understand how to meet and parry another woman's argument. They never meet with the rebuffs that the men do. Only a few days ago I rang the door bell of a house in West Philadelphia, and on being answered by a young girl I politely inquired whether the person I wanted was at home. She said she was not, but that she would call on me at the same time what company I represented and our general plan of business. She did not appear to understand, and after staring blankly at me for a few moments was on the point of calling to some one in the rear, when a voice from that quarter came to her aid, saying: 'What do you want?' 'I am calling on Mr. Smith,' I replied. 'He is not at home,' she said. 'He is only one of them darn insurance men, drat 'em!'"

"The door closed with a bang and I proceeded calmly to the next attack. Now this would not have occurred had a woman been in my place, for she would never have stated her business on the steps, but instead, as soon as the door opened, would have walked gracefully in, and once in would have held the fort until someone crowned her efforts, for she is the personification of persistence, and I feel safe in predicting that she can usually win the will monopoly the whole business."

"How does your work pay you?" inquired the reporter.

"We receive from nine to eleven times the amount we write, according to the amount of weekly premiums we collect; or, in other words, should I insure your life for a weekly premium of ten cents I would receive from ninety cents to \$1.10 for the work, according to the size of my collection book. The larger the book the more money we are paid for new business."

"Do the companies have any trouble in obtaining agents?"

"No; they can get all they wish, but it is to keep them after they get them where the rub comes. That is the general complaint of the policy holders. New agents all the time. Some stay a few weeks, some a few months, very few stick it out longer."—Philadelphia Times.

AN ANECDOTAL TRAIL.

Scupper-Miss Madison Squeer's manners bespeak ancestry, don't you think?"

Snarl—Yes. She laddies up her soup in exactly the style in which her grandfather used to shovel dirt.—Yenowine's News.

WOMAN AS A REFORMER.

"I wonder why Perkins always carries a cane since he's been married."

"Oh, that's his wife's scheme to cure him from putting his hands in his pockets."—Puck.

A FREDICAMENT.

Oh, Roger—Beggars, plain Ol put me line 'tween that hole Ol mustn't touch Ol wor gain't catch minnies!—Judge.

Wichita Wholesale & Manufacturing Houses.

The houses given below are representative ones in their line, and thoroughly reliable. They are furnished thus for ready reference for the South generally, as well as for city and suburban buyers. Dealers and inquirers should correspond direct with names given.

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TUNNELS OF THE WORLD.
The Allegheny Portage tunnel was built in 1831.
The Black Rock tunnel, on the Reading railroad, was constructed in 1836.
A tunnel 6,000 feet long was driven under Lake Erie from Cleveland, O., to the purpose of obtaining pure water.
The Sand Patch tunnel, on the Pittsburg and Cornhillville branch of the Reading, was completed in 1871.
Cesar found Alexandria honeycombed with subterranean tunnels supplying water from the Nile to the houses of the city.
The St. Gothard tunnel through the Alps was begun in the fall of 1872. Its length is nine and a quarter miles and its cost \$10,000,000.
The Kingwood and Broadhead tunnels, and the Chesapeake and Ohio railroad and the Great Bend tunnels are specimens of heavy tunneling in the United States.
The Hudson river tunnel is progressing satisfactorily. The daily progress is 3.4 feet. The distance already reached is 2,300 feet. The total distance to be covered being 5,000 feet.
The tunnel driven under Lake Michigan, to secure pure water for Chicago, begun in March, 1884, was constructed two miles in length to a crib in the lake, inside of which an iron cylinder was sunk.
The new aqueduct from the croton dam to New York city, a distance of 29.6 miles or including the pipe lines to the Central park reservoir of thirty-three miles, is the largest piece of tunneling yet done.
Of subaqueous tunnels the most famous is that under the Thames at London, begun in 1807 and finally completed for foot passengers in 1863. Total length, 1,200 feet; cost, \$6,000 a lineal yard, or a total of \$2,300,000.
The east iron tunnel under the St. Clair river, connecting Canada with the United States, was recently completed, and is now open to traffic.

States, has recently been completed, and is now open to traffic. The total length is 6,000 feet, of which 2,300 feet is under the river bed. The outside diameter is 21 feet.
The Mount Cenis tunnel was a tremendous engineering work, in which air pumps were worked by hydraulic power, although the work was begun by hand labor in 1857. It was finished in 1871, the total cost having been \$15,000,000.
The Hoosac tunnel project was originally considered as far back as 1828. It was not until the Shashy Brothers, of Montreal, in 1868, took the contract that construction was rapidly pushed. They completed their work in December, 1874.
The Roman tunnels served as aqueducts, the one to tap Lake Albano, begun 389 B. C., being 6,000 feet long. On the aqueduct to connect Lake Fucinus with the River Liris 30,000 men were employed for ten years, the work being finished A. D. 32.
The Musconetcong tunnel, on the Lehigh Valley railroad, a specimen of heavy tunneling by means of machine drilling, was begun in 1875 and finished in 1875. Every modern appliance was used, including the Ingersoll drill, the Burleigh compressor and dynamite.

ARMY AND NAVY NOTES.
The German army is going to restore the old type sword bayonet in place of the dagger bayonet now in use.
Cavalry swimming exercises formed an interesting and instructive feature in recent army maneuvers in Hungary.
Straw and oats have been found preferable to hay for French cavalry horses; they sweat less and bear fatigue much better.
The army proposes to experiment with a segmental gun in competition with the wedge gun now being made by the ordnance department.
The slow speed of the Charleston during her recent trip in the Pacific was found necessary to enable her to insure her coal supply holding out.

The complete harbor defense project proposed armaments of the heaviest rifled guns, a well developed system of submarine mines, with a protection of rapid fire guns.
In accordance with the request of the secretary of the treasury, disbursing officers of the quartermasters' subsistence and pay departments of the army have been instructed to render monthly money accounts.
The Fluke range finder will be given a set of trials at the Washington navy yard, at which Commodore Folger will probably be present. The new telephonic attachment is thought to be the only thing that was required to perfect the system.
M. Eiffel has invented a form of bridge capable of being used in time of war for temporary service, as well as for permanent use in peace times. It is composed wholly of pieces of steel that can easily be put together without machinery and by unskilled labor.
The clause in the army bill providing for examinations before promotion also provides for the retirement of those incapacitated for service. There are already sixty or more invalided officers, and if the law can be construed to embrace them promotions in the army will for a time proceed at an unusually rapid rate.

STRAY BITS.
Large deposits of phosphates have been discovered in Georgia, near the Florida boundary.
A Kentucky widower has just married his seventh wife. He is 83 and his wife over 50 years of age.
Some manuscript fragments of Dante's "Divina Commedia" have been found in the shape of two parchment rolls. They are of great value.
Over 1,200 fathers with families of twelve or more children have applied for the land offered by the province of Quebec for that condition of servitude.

Chinese pheasants were introduced into the vast forests of Oregon ten years ago, and now it is estimated that there are 1,000,000 of them in the country.
Standard time has been fully accepted in Asia by not less than 40,000,000 people; in Europe by almost an equal number, and in America by more than 60,000,000.
There are 100,000 children with impediments of speech in the German schools. The defectiveness of speech in most cases becomes first perceptible in the second school year.
Five factories make the little capsules in which nauseating medicines are concealed. The largest of them is at Detroit, where quantities of the little gelatine boxes are manufactured.
In collections centuries old, to be seen both in China and Japan, are specimens of the most remarkable drawings in the world—pictures of all kinds drawn with the thumb nail.
A Discouraging Effect.
Dolley—You shouldn't smooth out your trousers like that when you lay them aside. It enlarges them.
Goslin—Oh, that can't be.
Dolley—Yes; if you fold any garment you will find it in creases.—Judge.

New York is to have a horse show at Madison Square Garden Nov. 10 to 15 inclusive. It will surpass all previous exhibitions given in this country, and \$30,000 in prizes will be distributed.
This is Nym Crinkle's clever and just estimate of Bonicaunt: "He was not a maker, but he was such a fashioner that genius itself looked on with wonder at his talent, and as the man who digs the trench that brings the water to the thirsty camp is better than the chemist who can make oxygen and hydrogen unite let us believe that the world is less arid than it would have been if Dion Bonicaunt had not lived."

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Are now ready for business. Keep a Full Line of Staple and Fancy Groceries Woodenware and Notions.

The Darky of the Rice Fields.
It is of the rice fields of the tide lands of the Georgia and Carolina coast, and of the adjacent islands, that we would speak. To those who have never been among them these rice plantations would afford much that is both novel and interesting. This evergreen region, where the plaintive notes of the whippoorwill and song of the sweet throated mocking bird float up through the moss covered trees, and negroes, fever and ague, rice birds and alligators abound, would indeed seem to be a new world to our northern brethren, and the picturesque effects charm the eye of the stranger artist.
The rice field darky is himself a distinct type, totally different in both aspect and dialect from the negroes of the interior, and a not uninteresting sight is the force, as with shout and song they take their way along the embankment to the rice field. Their ancestors for generations back, or as they would tell you, "mi farfar an' mi granfarran," have lived and labored in these malarial regions, and they accept chill and fever and other infidelities incident to these localities as unavoidable evils, plodding on with no higher aim nor hope, careless for the future and not over anxious for the present.
The cost of living is small, as not many nor very warm garments are considered necessary, and the rice field darky's idea of a wardrobe are extremely limited, from both blissful ignorance and choice. Fish and game are plentiful, and in these regions a heavy diet is to be indulged in only at great risk.—L. W. Roberts in Popular Science.

Safe Experts.
In Cincinnati there is a man by the name of John Henry Williams, and this secluded individual upon the reputation of being "the best safe expert in the country." If one should watch him as he gracefully balances a billiard one preparatory to making a hard shot, surrounded by the elite of social lions with eagles eyes, he would think that this white knuckled gentleman is a man who handled iron and steel for a livelihood.

But it is so, and there is perhaps no other man in the world who can judge of the workmanship of a crackman better than he. Almost instantly after viewing a "cracked" safe he can tell by whom the work has been done. He has been engaged in this business for many years, and quite successfully.

"Yes, the man who knows the inside and outside of a safe," said he to a reporter, "has about as much as he can do following up successful and unsuccessful attempts to 'crack' them by professional burglars, for no occurrence of this kind takes place without the police sending for experts to make an examination."

"Indeed, the statements which appear in the newspapers," he continued, "after an attack on a vault or safe are always given by one of our men. The police get the credit for such discoveries, but we are content with our remuneration."—Exchange.

A Deaf Cat in High Life.
Snowball is one of the best known Angoras in the city, and although she is but 4 years of age she is the mother of seventeen kittens, every one of which has been spotted whiteness. She weighs twelve pounds and has a tail that waves in the air like an immense banner. Her eyes are sky blue and she never heard a sound in her life. She has been thoroughly trained and knows many very amusing tricks, among which is that of fetching the ball when thrown by her mistress. She performs this with all the fidelity of a well trained retriever, and her ability as a catcher would make Buck Ewing green with envy. Her marked peculiarities are her grace and gentleness and her habit of playing with shadows.

A moving object has no attractions for her, but if a shadow is thrown upon the floor and moved rapidly about Snowball will chase it for hours with a grace and elegance of movement that would eclipse those of the finest ladies in the land. Notwithstanding her fastidiousness in other respects Snowball's appetite is gross, and she prefers raw liver to any other article of diet.—New York World.

Nails in His Brain.
At Eastbourne, England, a tradesman named Thomas Wickens was charged with attempting to commit suicide by driving four long nails into his head. Dr. McQueen produced four nails which he had with difficulty withdrawn from the head of Wickens. These nails had penetrated three inches and gone through the brain, but, to the surprise of the medical staff at the Memorial hospital, Wickens had fully recovered. Wickens said he drove the nails into his head in succession with a hammer, and that he had felt better in his head since the occurrence. He is now sane and able to resume business, and medically is regarded as the most wonderful case on record. The magistrate ordered him to be discharged.—London Tit-Bits.

Of Long Standing.
The fashion of telling the history of a thing, whether or not the occasion requires its telling, is a very common one with orators and writers who do not know exactly how else to spin their yarns.

A certain worthy merchant was once quite unexpectedly called upon to preside at a banquet. He went to say something in opening the "post-prandial exercises" which would be graceful and sound well, and so he began in the following words:

"Gentlemen: The practice of eating meals—ahem—as we have reason to believe, dates back—oh—oh—to the most remote antiquity."

Not Imported.
Mrs. Slindiet (proudly)—I don't have any cheap stuff on my table. That gooseberry jam is imported.
New Boarder—Is the butter? Mrs. Slindiet—The butter? Why, no, of course not. Did you think the butter came from Europe?
New Boarder—Yes, in the storage.—New York Weekly.

A Remedy.
"What the subscribers of your paper want," said the man who knows it all, "is more solid reading."
"James," said the editor wearily, to the foreman, "don't put in any leads in the editorial matter after this."—Washington Post.

Plenty of Room at the Top.
"Well, papa, you won't have to complain of my getting any lower in my class after this."
"I'm glad of that, Bobby; very glad."
"Yes, it's stopped now, because today I got to the last seat."—Philadelphia Times.

ITALY
Before they got Sapolio. The proverb ran—"The pan says to the pot, Keep off or you'll smutch me."

If your grocer sends you anything in place of Sapolio, send it back and insist upon having just what you ordered. Sapolio always gives satisfaction. On floors, tables and painted work it acts like a charm. For scouring pans, pots and metals it has no equal. Everything shines after it, and even the children delight in using it in their attempts to help around the house.

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